A LOSS IN BANK DEPOSITS

The Week's Statement Shows a Shrinkage of \$2,848,500.

An Expansion of Over \$11,000,000 in the Loans-The Stock Market Active-Third Avenue Beelines Nearty Nine Points - Bears Successfully Raid Brooklyn Rapid Transit,

ment of the averages of the associated banks fulfilled general expectations, so far as the loss in lawful milney was concerned. It shows that loss to have been \$2,848,500. There has been a further expansion of the loans of over \$11,000,000. The two changes are not necurately reflected in the deposits, an inconstatency that has been noted in several statements lately.

Comparisons with the figures of five weeks ago are much more interesting than with those of last Saturday. Within the last six weeks the banks have extended their loans \$69,216,000. At the same time they have increased their holdings of lawful money \$10,830,000. This would logi ally call for an increase in the deposits of approximately \$80,000,000. The increase reported is \$64,348,000, showing a discrepancy

tained a noteworthy net loss.

The closing was heavy, with only a few stocks showing resistance to the prevailing.

New York Flood Market. Corrected daily by W. B. Hibbs & Co.,

members of the New	Yo	rk l	Exchi	nge.
1419 F Street.				
	Open.	Hick	Low.	Clos
A. S. Gire	575	5.N	57	57%
A S. Wire pfd		12%		
American Sugar				11%
American Tobarco	10730	108.9	105%	
Atchison	20%	0x	20%	203
Atchison pid		63	env.	OFN
B. & O. pfd		785		18%
Baltimore & Oldo	8150	61%	61%	
Brooklyn Rapid Transit.	715		6955	
Chesapeake & Ohio	98.6	28%	11814	254
C. C. C. & St. L	2000	59%	5944	50.X
	21.00	10%	IST N	100 %
C. B. & Q	98 %		9	185
C. M. & St. Paul		1217		1115
C R. I. & P		1 7%		107
Chi. & Great West'n	38%		35	214
Consolidated Gas		El		165 %
Con. Tobacco			10%	
Con. Touseen ptd			F\$ 16	
Delaware & Hudson			1185	
Federal Steel			12%	
Federal Steel pfd				74
Louisville & Nashville	47 %	+1%	61 %	815
Metropolitan Traction			18 N	
Manhattan Elevated		1075		96
Missouri Pacific			145	
New Jersey Central			117%	
New York Central			180%	
Northern Pacific	100 K		12.5	ne s
	Sec.	21	750,73	277
Penn. Railroad	100.5	124	205 %	1.33
				193
Reading firsts		19 18N		
Southern Railway	234	12%	2854 2254	
Southern Railway pfd	67.8			125
Texas Pacific	16	:6		16
Tenn. Coal & Iron			9214	
Union Pacine	44434			
Union Parific ptd	7814	40%		49.1 76
U. S. Leather pld		74		:4
U. S. Rubber	200	700	-	
Wabash pf6	0%	104	3214	
Western Union Tel	88	84		
Colorado Fuel & Iron		435		
	710	1000	43 12%	48
Leather	100	31976	12.5	123

Testerday completed a week of bear pressure and declining prices in all parts of the stock market. It was a week of dullness like that which preceded it for the most part, but during the last two days a determined attack on Third Avenue, People's Gas, Tennessee Coal and Iron, and other specialities caused those securities to give way badly, so that their net losses were more serious. In the standard issues generally the losses were comparatively small. Any analysis of the market situation and prospects at present must be largely founded on general factors. The Intrinsic conditions of the country, the unparalleled prosperity of the railways, the immense profits of the steel and iron trade, cheap money, British successes in South Africa, the good progress with the Currency bill, so dear to Wall Street interests—all these matters are builtsh with a unanimity seldom witnessed. And with these factors as a basis the great interests in the financial world have been accumulating socks for several months pasts, in the factors as a basis the great interests in the financial world have been accumulating socks for several months pasts, in the factor of the fact that prices continue to lag, despite intrinsic conditions, it is only possible to say that the advance is inevitable, "bar calamities," at some time in the near future. Many look does not never the factor of the services of the section of the country them. Yesterday completed a week of bear Sarpha \$1,240,46 Inc. \$1,120,627 conditions, it is only possible to say that the advance is inevitable, "bar calamities," at some time in the near future. Many look for the recovery from the present bear attack to be the turning point. The public has been thoroughly frightened in the re-cent breaks in the market, and it may not be looked for as an aid by the haders until the movement is well under way. At pres-ent it buys securities when they begin to but sells them again for the small profits as soon as any hesitation develops.

The bear arguments are for the most part shallow in the extreme, and it is probable that they are not believed even by their creators. They attain to a semblance of respectability only because the leaders of the market see it not to begin the upward movement. The small bears succeed in cutting fractions of prices in the succeed in cutting fractions are succeed in cutting fractions of prices in the succeed in cutting fractions of prices in the succeed in cutting fractions of prices in the succeed in cutting fractions are succeed in cutting fractions of prices in the succeed in cutting fractions of the succeed in cutting fractions are succeed in cutting fractions of the succeed in the specialties where particular adverse conditions prevail. It is noticeable, however,
that the leading bear interests have given
up the short side of the market. The talk
of the prospect of tighter money this
spring is the most reasonable ground on
which to argue that prices will decline.
The recent bank statements show that cash
is being lost and the surplus reserve cut
into. Money is not coming East and North
In the same volume witnessed a month or railway list and in breaking some of the specialties where particular adverse condi-tions prevail. It is noticeable, however, into. Money is not coming East and North of the same volume witnessed a month of more ago. The suspension of deposits in the banks by the Treasury has resulted in regular losses to the sub-Treasury. It may be said regarding the money outlook that the best inforred financial interests do not expect any recurrence of the stringent conditions of last autumn and winter. The surplus over the legal requirement in the banks is still comfortably and reassuringly large. The next Government disbursements are not far away, and traders will begin to discount them soon. In the event of any real need of funds, it is promised by those who undoubtedly know that Secretary Gage would again begin to deposit receipts, with the banks. The immense increase in loans by the banks are not far as the surplus over the legal requirement distributed by those who undoubtedly know that Secretary Gage would again begin to deposit receipts with the banks. The immense increase in loans by the banks are not far as the surplus of the largest on the list, from 16 and a fraction to below 12.

The St. Paul carnings statement for the third week of February is, as usual, an excellent one. The greese earnings were \$744.951, an increase of \$70.732, or more listed by those who undoubtedly know that Secretary Gage would again begin to deposit receipts, with the banks. The immense increase in loans by the banks are not far as any and traders will begin to discount them soon. In the event of any real need of funds, it is promised by those who undoubtedly know that Secretary Gage would again begin to decide only fractionally during the week, with 255 for tomorrow. Liquidation by longs in provisions was again on a large scale, and although the market was steadly for a time prices final time. The prospect of this was one of the largest on the list, from 16 and a fraction to below 12.

The St. Paul carnings statement for the third week of February is, as usual, an excellent one. The greese earnings were \$744.951, an increase of \$70.732, or more than two points.

derstood, but certainly it is abnormal and cannot continue. As to the real present condition of the money market, the atti-tude of the lenders is ample evidence. There has been no time during the past week when call loans could not be made for from 2 to 21-2 per cent.

The bank statement figures are as for-

The movement of the market during the NEW YORK, Feb. 24.—This week's state-terday and those of Saturday, Pebruary 17:

	American Steel and Wire Federal Steel	Feb. 17: 57% 54% 18% 45%	Feb.
	American Sugar American Teleacen Continental Teleacen Pacific Mail Chicago Gar Consolidated Gas	3195 3085 315 36 1045 1965	11
1 2	Atchison ptd. Baltimore and Ohio. Baltimore and Ohio ptd. Clocapeake and Ohio. Burlington St. Paul. Rock Island. Louisrille Missouri Parific Northern Parific Northern Parific Southern Parific Southern Parific Southern Parific Southern ptd. Southern ptd.	607% 607% 767% 1047% 1047% 1057% 46 50 50 50 50 50 50 50 50 50 50 50 50 50	11
	Brooklyn Rapid Transit Metropolitan Manhattan	72% 176% 186	1

proximately \$80,000,000. The increase reported is \$61,348,000, showing a discrepancy
of \$18,700,000. It is also interesting to note
that within the six weeks the surplus reserve has decreased only \$4,500,000.
The strong position of the tanks in the
face of the large increase of loans is, of
course, due to the fact that until last week
they gained money from the Sub-Treasury
and from the interior. Since then they lost
to both. The expansion of the loans this
week, as for some time past, was due
chiefly to commercial borrowings. It is
possible, however, that there has been
some borrowing this week on Government
bonds, bought in anticipation of the refunding operations provided for in the
pending Finance bill.

Today's stock market was fairly active
with Third Avenue again the feature. The
growing complications of the company resuited in further liquidation, and in consequence the stock closed nearly 9 points
lower than yesterday. The movement depressed the entire list, and finally encouraged an attack upon Brocklyn Rapid
Transit. 72½
60%
Metropolitan 170%
All be seen that in the ratiway list
the declines have been fractional only, except in a few instances, and that a few securities have actually made advances.
Sugar, the Tobacco issues, and a number
of the steel stocks have declined only fractionally. Pacific Mail shows a net gain for
the week of a point. The tractions have
been weak under the influence of the immense selling of Third Avenue deserves to be considered
the chief feature of the market at the
present time. Its pre-eminence is not of
on enviable character, however. The afrairs of the company are in a pittable concition, and although eminent financiers
are making strenuous efforts te straighten
them out. for heavy commissions, of
course, due to the tanks in the
the declines have been fractional only, except in a few instances, and that a few sethe declines have been fractional only, except in a few instances, and that a few sethe declines have been fractional only for course, there are those that believe a recelvership would be much the best ending
of the situation for all concerned. The filing of a mechanic's lien for \$144,000
against the company yesterday indicates
that a legal adjudication of its affairs is
quite possible. Yesterday saw another
t-mendous break in the price to 74 and a
fraction. The price on Friday was 84. A
few days ago it was selling at par. At
the beginning of the year the price was \$15.
In December it was as high as \$12. Early In December it was as high as 152. Early lat: year the top price reached was 142. The total declines, therefore, to the low price yesterday was 168 points. The capprice vesterary was 188 points. The capital stock of the company is \$16,000,000 and it will be seen that this turable of 168 points represents a loss in the value of the total stock of nearly \$27,000,000.

The other traction securities have with stood the strain of the selling o Third Fireman Avenue very well until yesterday, but the bears attacked the entire group fiercely just before the close of the short session and succeeded in causing a quick slump in prices in them all except Metropolitan, which declined on Friday Brooklin Rap-German American id Transit sold below 76 for the first time in several days, and Manhattan went an low as 56, closing on the bottom.

The anthra ite and bituminaus coal stocks have been the strong features of the market during the week. Several of the securities have been distinctly buoy-nut in the face of the general duliness and depression, so that they have attracted much attention. The affairs of the rail-Washington Title ways themselves have also been conspicu-ous on account of a number of earnings statements which in a way climax the fine showing made by the lines in all sections of the country.

Receipts from coul Receipts from railroads. Micelaneous	1869. 87,617,846 11,611,106 452,288	Changes. Inc. \$410,495 Inc. 1,861,769 Dec. 154,901
Total gross	\$19,081,254 18,719,833	Inc. \$1,000,330 Inc. 283,238
Net earnings	85,870,421 2,879,575	Inc., \$1,676,124 Dec., \$3,902
Balance	\$2,990,816 1,750,600	Inc., \$1,120,017

The extent to which the earnings state-ments all over the country are improving is shown very fercibly in the record com-piled by the "Francial Chronicle" for the week. Reports of gross earnings for the second week of Pebruary have been re-ceived from sixty-one railways. Of this number lifty-nine show increases for the week, and only two decreases. The total week, and only two decreases. The total
carrings for the period were \$8,124,726.
The increases were \$1,886,697, and the decreases only \$2,995, so that the balance of increase for the entire sixty-one lines was the second of the control of the con

Sugar has been quiet all the week, and

in their tenor, and careful buying of these

Consolidated Gas went of during the Consolidated Gas went cf during the week on account of the failure of the company to increase the dividend on the stock despits positive promises made by the friends of the company. Chicago Gas was also weak, and the reasons in this case do not seem so good in view of the present low price of the stock. Consolidated sells near 200, and holders receive only 4 per cent dividends, or a little more than 2 per cent on the price. People's than 2 per cent on the price. People's sells below par and pays 5 per cent with a fine regularity, and then only pays out a part of what it earns. The bear arguments put forth in its case are of the usual variety. The agreement with the Ogden company as to territory it is said will expire on May 1, and there is talk of a strong fight between the two concerns for

Washington Stock Exchange. Sales Potomac Fire Insurance, 4675; Capital Traction, 56792; Washington Gas, 108753 7-8; Mergenthaler Idnovpe, 167188 1-8, 2067188 5-8 1167185 1-2; American Graphophone Pfd, 256712 After call Capi-tal Traction, 206792 3-8, 206792 1-2. GOVERNMENT BONDS.
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Met. R. R., Cert. Indebtedness B Wash, Gas Co., ser. B, 6's, 1901-'29, 113 U. S. Elec, Light, Deb. Imp., 1907. U. S. Elec, Light, Cert. Indebt.... Ches. & Pot. Tel., 1896-1911...... 1035 Wash. Market Co. 1st 6's, 1802-1911, 87,000 retired annually...... Wash. Mkt. Co. Imp. 6's, 1912-'27... Wash, Mkt. Co. ext. 6's, 1914-27... 112 Masonic Hall Ase'n 5's, C. 1908..... 198

Amer. Graphophone Deb. 5'2...... 153
Anacostia & Potomac 5'5.......
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MISCELLANEOUS STOCKS.
 Mericrathaler Linotype
 498%

 Lantion Monotype
 13%

 American Graphophone
 11%
 American Graphopas ie, pid...... 11% Preumatic Gen Carriage 29 Washington Market 14 Norfolk & Washington

Chicago Grain and Provision Market. Corrected daily by W. B. Hibbs & Co.

Open. High. Low, Clos.

18	174	1.6%	165.1
16 576	5 N 25 V	14%	(5.161 66.5-1
		2314 == N	2814 1814
0.15 0.80	10.57 10.80	10.85	10.05
99 97	5.93	5.12 5-10	3.92 3.92
.87 .87	5.90 5.90	5,89 5.80	5.82 5.82
	15 574 574 574 575 575	4% 5% 50% 50% 50% 50% 50% 50% 50% 50% 50%	4 % 5 % 14 % 5 % 14 % 5 % 15 % 15 % 15 %

Open, High, Low, Clus 8.17 8.85 8.17 8.81 8.81 1.67 8.19 8.50 8.72 8.80 8.11 8.17 1.71 7.10 7.72 1.19

THE CHICAGO GRAIN MARKET. A Slight Decline in Wheat-Corn and

Onts Steady. CHICAGO, Feb. 24.—Wheat opened steady on the comparatively firm Liverpool cables, which were only 1-801-4d lower. Shorts were disposed to cover. In the last hour there was further liquida-

prices were 3-8c over Friday's. It has looked all day as if the interest which sold so largely early in the week had been cov-ered. Country offerings continue moder-ate. The shipping demand is not encour-aging, possibly 150,000 bushels sold here-which is not much business for a big mar-

ket. Outs were steady, but the entire range was only i-Sc. There has been liquidation of a large long line this week, but appar-ently that is over. Shippers are hoping to get a low eastbound rate from the rail-

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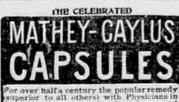
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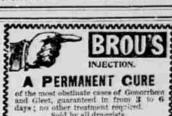
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